

Pedro Gonçalves

Head of Product

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AI-native product leader with 10+ years building and scaling digital products across FinTech, payments, and health tech. Track record of driving measurable growth - most recently scaling platform conversion from 1% to 4.2% through AI-powered features and data-led strategy. Leverages Claude and MCP servers to automate product workflows and accelerate delivery. Dual background in engineering and management; experienced leading cross-functional teams from 0→1 and at scale.

Professional Experience

Head of Product · Eleos Life

July 2025 – Present

↑ Promoted from Lead Product Manager after scaling conversion rate from 1% to 3.5% in year one

- Drove platform conversion from 3.5% to 4.2% in 2026 through A/B testing, personalisation, and data-led experimentation
- Shipped an AI chatbot reducing user friction and improving engagement across the platform
- Designed and deployed an AI Agent support workflow, streamlining operations and reducing manual support demand
- Built an AI-native product operations stack using Claude and MCP servers, automating planning, analytics, and delivery workflows
- Reduced monthly ops reconciliation from ~1 week to minutes by engineering an end-to-end AI automation pipeline, eliminating the team's largest recurring manual overhead

Lead Product Manager · Eleos Life

July 2024 – July 2025

- Defined product vision, OKRs, and roadmap for a B2B2C white-label embedded insurance platform, aligning partner acquisition goals with end-user conversion outcomes
- Scaled conversion rate from 1% to 3.5% through continuous customer research, experimentation, and product iteration
- Managed full product lifecycle from discovery to launch using agile methodologies, driving impactful releases with a lean cross-functional team

Lead Product Manager · Farfetch

May 2021 – March 2024

- Built and led the Fintech & Checkout Platform team; managed cross-functional stakeholders across engineering, design, and commercial to align product vision with Farfetch's strategic goals
- Architected a composable, extensible platform reducing integration risk and effort by ~20% across new partner onboardings
- Led payment routing optimisation and developed an internal fraud detection model, strengthening platform

resilience at scale

- Championed API-first design principles enabling seamless third-party integration and long-term extensibility
- Developed go-to-market strategy and launched a raffle service, expanding the product portfolio and opening new revenue streams

Product Owner · Blip.pt (PaddyPowerBetfair) - Flutter Group Plc.

Nov 2019 – May 2021

- Launched a unified Sportsbook & Exchange racing experience across mobile and web, consolidating two previously separate products
- Owned the full Betfair Sportsbook product backlog, prioritising features across mobile and web surfaces
- Mentored junior PMs and engineers, establishing team norms for delivery and quality

Product Owner · JumiaPay – Jumia Porto Tech Center

Oct 2016 – Nov 2019

- Integrated a real-time risk engine into JumiaPay, strengthening fraud prevention across card and mobile money transactions for one of Africa's leading payment platforms
- Drove PCI DSS certification, enabling market expansion and unlocking enterprise client eligibility
- Built a QA team from scratch, introducing agile quality processes and engineering best practices that scaled with product growth
- Launched discount management features and core payment functionalities, expanding capabilities for a multi-market user base

Business Analyst · Altran

Oct 2015 – Oct 2016

- Elicited, analysed, and negotiated requirements for healthcare applications, contributing to the SClínico @ SPMS public healthcare project

Education

Postgraduate in IT Management · Porto Business School	2019 – 2020
MSc Services Engineering and Management · FEUP, University of Porto	2013 – 2016
BSc Management · Portuguese Catholic University	2010 – 2013
BSc Electronic Engineering · FEUP, University of Porto	2006 – 2010

Other Activities

President, Tuna de Engenharia da Universidade do Porto · Organising Committee, SEMC Conference | FEUP · Musical Shows & Solidarity Events | Coliseu do Porto